KISSINGER: The president called in the former secretary of state for comment on American options for the Mideast.

MARINES: HOW RISKY, HOW LONG.

The U.S. Marines are going back to Lebanon- this time to a riskier line between hostile forces in the most devastated blocks of west Beirut.

"Now is the time for action," President Reagan told a national TV audience, revealing agreement with France and Italy on a new multinational peace-keeping force to end "the long nightmare of Lebanon's agony."

This time, the Marines will guard the line between two groups consumed by hatred for each other- the Palestinians in the devastated camps and marauding Christian soldiers to the south and east.

This time, the Marines can stay as long as 60 days- and perhaps longer if Lebanon's own forces are not capable of preventing a repetition of the slaughter. The exact timing of the Marine's arrival, said a high U.S. official, was contingent upon Israeli cabinet approval this morning of the revived peace-keeping force.

The expanded role of the Marines emerged as President Reagan described the scenes of the killing of hundreds of Palestinian men, women and children as "among the most heartrending" of the war.

With 800 Marines aboard ships off Italy, U.S. officials said they could land "within 72 hours" - initially where they guarded the withdrawal of PLO forces from Beirut for 17 days until they left 11 days ago.

When they get there, officials left no doubt they will confront dangers far greater than any threat posed by the PLO withdrawal even though their role remains "no combat."

Rather than stay in the port district, they will patrol blasted-out neighborhoods still infested by leftist militiamen.

Only about 800 of the Marines are expected to to ashore. The rest will remain aboard ship unless the situation requres them to land.

They will join 300 Italian marines who sailed from Brindisi on Wednesday and 350 French paratroopers who were to leave Cyprus today.

HONOR TO WHOM HONOR IS DUE.

SEE STORY BELOW.

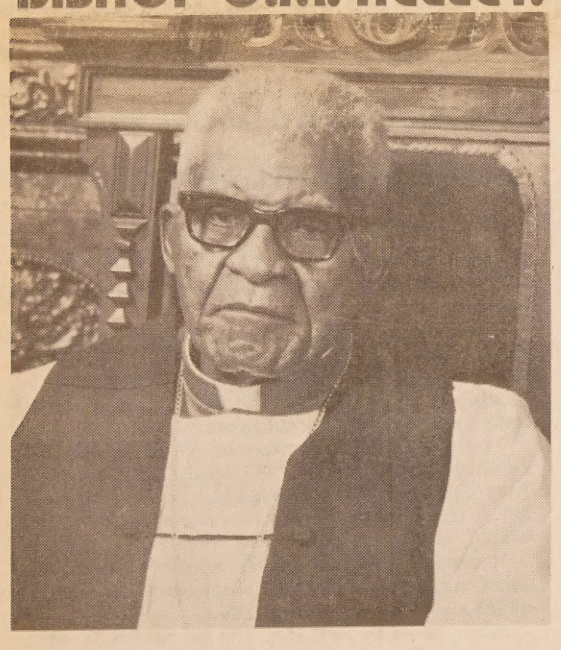
The Tacoma Facts

Bridging The Communication Gap With Christ

The Tacoma Facts *1019 So. 12th Street* Vol. 30. Sept. 30, thru Oct. 6, 1982. 627-5862 25¢ VALUE

CHURCH OF GOD IN CHRIST MOURNS PASSING OF ONE OF ITS PIONEERS.

BISHOP O.M. KELLEY.



Bishop OTHA MIEMA KELLY
Deceased 9/16/82

The office of the Presiding Bishop announces the Death of the First Vice President and first assistant Presiding Bishop of the church, THE RIGHT REVEREND OTHA MIEMA KELLY, Pre late of the Eastern juridiction of New York for the Church Of God In Christ, on Thursday, September 16, 1982 at 12:30 pm.

As assistant presiding Bishop for the three and one half million member church of God In Christ, which is headquartered in Memphis, Tennessee, Bishop O.M. Kelly was Responsible for leading many of the programs in Education and church extension and contributed heavily to the ongoing national "Saints Center Building Project" at world Headquarters in Memphis.

For better than thirty years, Bishop Kelly served as Bishop of The Eastern New York Jurisdiction with better than two-hundred local congregations and pastors under his episcopal see.

Bishops and general church officers will converge on New York for the "National Funeral service" scheduled for friday, September 24, 1982 at 11:00 am. At WA. Temple Church Of God In Christ- 1372 Bedford Avenue (at Bergen) In Brooklyn, New York where Bishop Kelly's assistant, Bishop F.D. WA. is Pastor. Presiding Bishop J.O. Patterson of Memphis, Tennessee who is in Africa. Will return to the U.S. on Thursday and is to deliver the Eulogy.

Clothing Bank

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LOAN TO GOD

PROVERBS 19:17

HE THAT HATH PITY UPON THE POOR LENDETH UNTO THE LORD: AND THAT WHICH HE HATH GIVEN WILL HE PAY HIM AGAIN.

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FROM THE DESK OF THE PUBLISHER;
BISHOP D.L. BROOKS.

FDA warns

Killer pills have to go,

More than 200 distributors of phony pep pills, linked to at least 13 deaths across the country, have been told by the FDA to get rid of the pills or they would be seized.

The pills are peddled as a legal substitute for powerful amphetamines, or speed. The pills are a national problem caused by firms "advocating the abuse of drugs," Rudolf Apodaca, director of the FDA's Division of Drug Labeling Compliance, said Monday.

They contain caffeine, a stimulant found in coffee; ephedrine, a decongestant; and phenylpropanolamine, an appetite suppressant and nasal decongestant.

The combination of drugs may cause "sudden and dangerous" increases in blood pressure, leading to a stroke, said Dr. Sorrell L. Schwartz, a pharmacology professor at Georgetown University School of Medicine.

Deaths have occurred in Illinois, Michigan, Ohio, New Mexico and Maryland.

The number of deaths has probably much higher than 13, said Gene Haislip, and assistant administrator in the federal Drug Enforcement Administration. Many hospitals don't specifically identifythe cause of death in such cases.

Two weeks ago, Illinois became the 31st state to outlaw the pills. Fourteen more states are considering such laws.

HONOR TO WHOM HONOR IS DUE.

With the above phrase in mind, the Tacoma Branch of N.A.A.C.P. pays tribute to Carlton B. Tucker, Past Grandmaster of The Masons of Washington and Jurisdiction, for the Advancement of Colored People. The Tacoma Branch of the NAACP especially commends Past Grandmaster Tucker for accomplishing a Membership Soliciting Fete never exceeded by one person at one time in the history of the Branch.

On a jaunt to the Orient, he returned with one-hundred and sixty-three (163) memberships and 2 life memberships, solicited from his Masonic family. He also solicited memberships from the Masonic Lodges in Tacoma and Olympia WA. and his Masonic visitation in Europe.

The Tacoma Branch of the NAACP. thanks you, Mr. Carlton Tucker, and bestows on you the title of "Membership Solicitor Par Excellent!!!

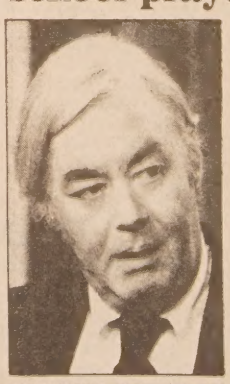
Dollar buying less

Americans lost buying power in August. Inflation was at work again, wiping out a puny gain in what the government describes as disposable personal income.

On Monday, the Commerce Department said disposable income, which is what you have left after taxes, rose a mere 0.2 percent last month. And the buying power it provided was almost certainly eaten up by higher prices.

Consumers saved slightly less and spent slightly more in August than in July, the figures show. The personal savings rate, which increased to 7.5 percent in July, dropped to 7.1 percent in August.

Senate fails to cut off school prayer filibuster



MOYNIHAN: If we fail, the world won't forget.

Senate conservatives Monday fell 10 votes short of the 60 votes needed to break a liberal filibuster against an amendment that would allow prayer in public schools.

The Senate will try again today to cut off debate on the amendment by Sen. Jesse Helms, R-N.C., after failing Monday by a 50-39 vote. Eleven senators were absent.

Sen. Lowell P. Weicker, R-Conn., said other parliamentary maneuvers will be tried if Helms is successful today. "The president's own attorney general has termed this unconstitutional," Weicker said.

The pro-prayer rider, like an anti-abortion amendment that was quashed last week, is tied to a "must-pass" bill to raise the national debt ceiling so that the federal government can continue borrowing the money it needs to operate after Oct. 1.

"If we fail in our duty, I doubt the world will ever forget what we did," Sen. Daniel Moynihan, D-N.Y., said in a speech opposing the prayer amendment. "... There is no end to the legislative tyranny that can follow."

DEADLINE FOR NEWS ITEMS

PICTURES - MONDAY UNTIL 5:00 pm.
CLASSIFIED ADVERTISING - TUESDAY - UNTIL until 5 pm.

ALL COPIES MUST BE TYPED OR PRINTED. ALL PICTURES IN BLACK & WHITE IF POSSIBLE.

COMMUNITY NEWS

Black Business Association

Open House of the BBA was held at the NAACP office Headquarters in Tacoma, on Saturday, Sept. 25th 1982.

The Black Business Association is a private, non-profit organization designed to assist blacks in business and those who want to get into business. The BBA was inactive until this year, when Ms. T.A. Mason saw the need to revitalize the BBA.

She was assisted by Ms. Jean Watley under the guidance of Mr. Chuck Walker. BBA President and Charter Member. The BBA is just a phone call away.

★★ HOOTS NURSES CORP. ★★

Puget Sound Chapter #80 1st Annual Tea & Fashion Show - Wilson Hall - 1202 S. M. Tacoma, Washington, 98405- Sunday, Oct. 3, 1982- Time 3:00 PM. DONATION- $1.00.

MUSICIAN NEEDED. BAPTIST CHURCH. SALARY NEG. CALL - 475-6670. - 601 E. 56th. PASTOR CURTIS L. SANDER. TACOMA.

BARBARA BUSH APPEARANCE UPDATE

Fisherman's Hall, 10011 Burnham Drive, Gig Harbor. Thursday, September 30. Reception 4:30 -7:00pm.

Mrs. Bush to attend 5-7pm. Receiving line 5-6pm. Remarks 6pm. Informal availability following remarks.

TACOMA MINORITY NEWS

Minority Concerns Task Force meets every Wednesday morning at 8am. at the Tacoma Community House, 1311 S. M. St., EVERYBODY Is Welcome to Attend.
COMING AGENDAS INCLUDE:
Octo. 6, Chief Patrick Johnson, Tacoma Police Department; Oct. 13, Booth Gardner, Pierce Co. Executive; Oct. 20& 27- Candidates for Public Office; Nov. 3, Elmer Dixon, Davies Boys Club; Nov. 24, Leo Brown, Progress House.

TACOMA SCHOOL VOLUNTEER SERVICE

If you are interested in being a School Volunteer please join us, Tuesday, September 28th, at the Central Administration Building, (Auditorium) from 9:00 am. to 12:00 noon. The need is still great for tutors in reading and math, help with handicapped students, working with Jr and Sr. High School Students in the In School Suspension Programs, Library, Nurse's Office, Career Classes, Head Start and follow Through, and with the Push/Excel Program. Opportunities are many!
For more information call, Volunteer Services, 593-6984.

CANDIDATES FORUM COALITION.

A Candidates Forum will be conducted on Monday, October 4, at Tacoma Community College's Little Theater (building #3) from 7 to 9:30 pm. The coalition is made up of organizations interested in defeating Reagonomics in the 1982 elections. They want it clarified just where candidates stand on vital issues such as jobs, peace, education, social service cuts, civil and women's rights.

Some of the organizations involved are Headstart Parents, Martin Luther King Center, Black Women's Caucus. Tacoma Urban League, YWCA and the Coalition for Jobs and Justice. Bring your concerns to the forum. Lets have a good turnout. WE CAN MAKE A DIFFERENCE.

BLACK WOMEN CAUCUS OF TACOMA

Recently installed officers for the year 1982-83 are:
Lillie Morris - President
Brenda Moore - Vice President
Versa Alexander - Secretary
Hattie Crisp - Treasurer.
The Black Women's Caucus is a non-profit organization incorporated in the State of Washington. The purpose of the Caucus is to define barriers preventing Black Women from fully participating in the mainstream of society and to set forth a course of action directing their efforts, resources and talents towards the revomal of these barriers.
Meetings are the first Saturday of each month, 10AM., at the COLORED WOMEN CLUBHOUSE - 2316 So. Yakima St., Tacoma, WA. For more information call Lillie Morris, 474-3006.

NEW PLU SPECIAL ED PROGRAMS RESPOND TO COMMUNITY NEEDS

A new major, a new minor and a new master's degree in special education are being offered at Pacific Lutheran University this fall.

Announced by Dr. Kenneth Johnston, dean of the PLU School of Education, the new programs reflect a growing demand which produced a 400 percent increase in PLU special ed course enrollment during the past two years. For All Handicapped Children Act (PL 94-142) in 1980, according to Johnston.

PL 94-142 requires that every handicapped child receive the special education and related services necessary to reach his or her full potential.

DAY CARE

CATHERINE DAY CARE OPENS

2516 So. Court G apt. 62. ages 2½ - 9
Breakfast, Lunch and Noon Time Snacks provided.

For more information call 272-6273

REGISTRATION IN CLOTHING CONSTRUCTION UNDER WAY

Registration in Clothing Construction classes is currently open for fall semester by the Home & Family Life Department of the L.H. Bates Vocational Technical Institue.

Daily classes are available Monday through Friday from 8:45 a.m. to 3:30 p.m. In addition, an evening class is available on Mondays from 6:30 p.m. to 9:30p.m. All classes are offered from September through early June, and students may enter at anytime there is available space.

Students will receive instruction on an individual basis and useful garments will be made according to the student's ability. The classes are designed to develop and improve the student's basic sewing skills, including selection of design and color.

Program fees are $75.00 per semester for one full-day of instruction per week, which is the usual enrollment. Evening class is $37.50 per semester. Students supply their own patters, fabric, and small sewing supplies.

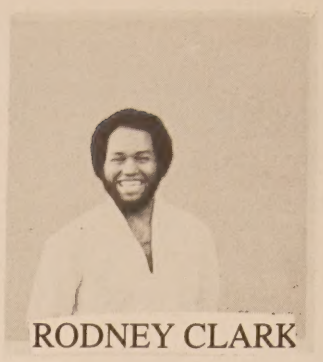
Further information is available by calling the Home & Family Life Department at 597-7240.

NORTHWEST CONFERENCE FALL MEETING.

The fall meeting of the Northwest Conference of Black Public Officials will take place on October 15, 16, and 17, 1982 at the SEATTLE AIRPORT HILTON, 17620 Pacific Highway South, Washington, (206) 244-4800.

On Friday, October 15, 8:00 p.m. everyone is welcome to join us for cocktails and hors d'oeuvres at the Conference Suite in the Hilton. This welcoming reception will be sponsored by the Region X Office of the National Black Caucus of Local Elected Officials. Councilman Sam Smith, Director. Registration Fee is $17.00 in advance $20.00 at door.

At noon on Saturday, the conference luncheon will include a lucheon guest speaker.



RODNEY CLARK

AL DAVIES BOY'S CLUB.

PLEASE GO TO THE MARATHON

The "Marathon of Events" scheduled Oct. 1 at 3:00 p.m. until Oct . 2 at 9:00 am. has been most of the talk at the Al Davies Boys Club lately. Volunteers, Churches, community organizations and parents will chaperone this fundraiser for cheerleading uniforms. Any parent of this community is urged to attend and see what these kids are doing.

Time after time a large percentage of parents of Al Davies Boys Club members seem to find other things to do rather than support their own children. Parents, please come out and help yourself by giving your kids plenty of support.

If anyone over 18 wishes to volunteer at the Marathon, please call 383-2731. Activities scheduled include weightlifting, demonstrations, wrestling, East-West slam-dunk all star basketball game, floor hockey, dancing, movies, kickball, pool tournaments, ping pong tournament, arts and crafts, bingo open gym and many more activities. Admission is $2.00 for members and $3.00 for non-members. Please support the football teams cheerleaders.

Last weeks football games consisted of a three team defensive showdown. The opponents of all three of the Al Davies football teams were unable to score anything. The 5th grade G.Q. Bombers, led by offensive and defensive standouts Sungura Mobley, Torey Hunter, Chris White and James Laster continued being an undefeated squad by lowering the boom on the start against Bethel until Jessie Williams, Duane Hill, Andre Allen, Emmett Linton, Jr., Musa Botley and Company bounced back on Bethel 12-0.

The 7th grade Cowboys met the McChord Cowboys led by Mike Milligan, Farrance Quins, David Stewart, Howard Hare, Gordy Brock, Marco Simmons and John Johnson proved to be the true Cowboys by manhandling McChord 34-0. All games are Saturday and Sunday at Sprinker Recreation Center.

For more details, call 383-2731

AN IDEA TO SAVE SOCIAL SECURITY

HIGHER PAYROLL DEDUCTION IN '83

Social Security could get out its financial crisis if Americans paid 14 percent more in payroll taxes next year.

That's the opinion in a staff memo sent Monday to the National Commission on Social Security Reform. Whether the commission, which is studying ways to keep the system solvent, will listen to the staff is not known

The taxes are supposed to go up in 1990, but raising them in early 1983 would help create the $125 billion in new revenue or benefit cuts needed in the next five years to keep Social Security afloat, the memo said.

If the payroll taxes were accelerated as the staff outlined, a $20,000 wage-earner would pay $1530, a $90 yearly increase.

Some earning $35,100, the maximum to be taxed for Social Security next year, would be paying $2,685 a $333 increase

However, if the economy were to worsen, the memo indicated, advancing the 1990 tax rate wouldn't keep social Security from having "serious difficulties in 1986 and after."

While the commission, which will make its recommendations after the November elections, was meeting Monday , two congressmen blasted Social Security's stepped-up efforts to collect $2.2 billion from 3.2. million recipients who were overpaid benefits.

Social Security associate commissioner Nelson Sabatini admitted some collectors had been overzealous, but "we have rectified these problems."

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The Tacoma Facts is published weekly by H.T. C.O.G.I.C.

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Executive Secretary: Bonni (Brooks) Counts
Production Manager: David Counts
Reporter: Lillie Parks

Copy—Monday 5 pm
Advertising—Tuesday 5 pm

MINORITY TEAM CONFERENCE '82

Sponsored by: Commission on Minority Affairs Washington Council for High School-College Relations

The Commission on Minority Affairs of the Washington Council for High School-College Relations is sponsoring a series of minority student recruitment conferences in thirteen sites throughout the State.
Students will have the opportunity to meet with representatives from public and private, two and four-year colleges located in Washington. These representatives will provide valuable information about admissions, financial aid, housing, academic offerings, and specific programs and services for minority students as well as advise students about important application procedures and deadlines.
High school juniors/seniors and their parents are invited to attend their local Minority Team Conference. All conferences are coordinated through local area high schools. For information contact your local high school counselor or the area coordinator listed below

Participating Colleges

Central Washington University
Cornish Institute
Eastern Washington University
Fort Wright College
Gonzaga University
Heritage College
Pacific Lutheran University
Saint Martin's College
Seattle University
The Evergreen State College
University of Puget Sound
University of Washington
Washington State University
Western Washington University
Whitman College
Your local community colleges

Tacoma Area Coordinators

Phillip Miner
Pacific Lutheran University
(206) 535-7158

Jan Yoshiwara
Fort Steilacoom Community College
(206) 964-6582

DATE	TIME	PLACE
Wednesday, Oct. 6, 1982	9:00-11:00	Spokane/ Lewis & Clark High School
Thursday, Oct. 7, 1982	9:00-11:00	Columbia Basin/ Othello High School
Monday, Oct. 11, 1982	9:00-11:00	Pasco/ Pasco High School
Tuesday, Oct. 12, 1982	9:00-11:00	Sunnyside/ Sunnyside High School
Tuesday, Oct. 12, 1982	12:30-2:00	Toppenish/ Toppenish High School
Wednesday, Oct. 13, 1982	9:00-11:00	Yakima/ Davis High School
Thursday, Oct. 14, 1982	9:00-11:00	Vancouver/ Fort Vancouver High School
Friday, Oct. 15, 1982	9:00-11:00	Olympia/ The Evergreen State College
Monday, Oct. 18, 1982	9:00-11:00	Tacoma/ Fort Steilacoom Community College
Tuesday, Oct. 19, 1982	9:00-11:00	Central Seattle/ Seattle University
Wednesday, Oct. 20, 1982	9:00-11:00	South Seattle/ Kennedy High School
Wednesday, Oct. 20, 1982	12:30-2:30	North Seattle/ University of Washington
Thursday, Oct. 21, 1982	10:00-12:00	Whatcom Skagit Counties/ Western Washington University

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THREE WARNING PER PACK.

Cigarette packages could carry three forceful warnings on the dangers of smoking, if a House subcommittee has its way.

The House Energy and Commerce subcommittee is recommending that the packages carry these explicit advisories:

"Warning: Cigarette Smoking causes LUNG CANCER and EMPHYSEMA, is a major cause of HEART DISEASE, is ADDICTIVE and may result in DEATH."

"Warning: Cigarette smoking by pregnant women may result in miscarriage, premature birth or child weight deficiencies."

"Smokers: No matter how long you have smoked, QUITTING NOW greatly reduces the risks to your health."

If Congress approves the changes recommended Monday, the warnings will replace the current: "Warning: The Surgeon General Has Determined That Cigarette Smoking is Dangerous To Your Health"

Migraine help seems at hand

Migraine sufferers, long condemned to bouts that leave them nauseated and weak, may literally be able to talk themselves out of their excruciating headaches.

Biofeedback that involves "hand-warming" may reduce the number of headaches and keep patients from having to use drugs, say researchers from the Menninger Foundation in Topeka, Kan., after a five-year study. Their report is the only non-drug study being presented at the Migraine Trust International Conference meeting this week in London.

Menninger researchers, who pioneered the use of biofeedback for headaches in the early 1970s, say patients sit quietly with a temperature gauge attached to a finger and then, concentrating on their body, repeat phrases like "my hands are getting warmer."

The thermometer is attached to a biofeedback machine that tells patients when their hands are getting warmer. When they change their blood flow, says biofeedback therapist Dolores Werder.

Migraines occur when the blood vessels of the brain constrict severely and then expand, inflaming the tissue around the vessel. Biofeedback, a technique using mechanical devices to make the patient aware of body functions, in this case induces a patient to relax and offsets the conditions that make the migraine develop, the scientists say

They stress that the technique will not help everyone and that it takes training on a biofeedback machine to learn to control blood flow. After that, most people find they can do it without the machine.

Employing your children works for you

If you own your business you can save money by employing your children. By hiring them, you increase the deductible expenses of the business, lowering your tax burden. Income is shifted to the children who presumably are in a lower tax bracket. A word of warning: The Internal Revenue Service takes a close look at such payments so make sure the compensation is for services actually performed. And children should be paid directly. Another bonus: Children's wages will be exempt from income tax withholding if they earn $3,300 or less and owed no income tax last year. Also, if your children are under 21, their wages are exempt from federal unemployment and FICA taxes. That means you don't have to withhold or pay those taxes.

'Jack's Cola' goes after diet drinkers

For two years employees at the Coca-Cola complex wondered what the brand-development people were up to.

What was "Jack's Cola"? And "Project Harvard"? How about "Tampa"? And what in the name of carbonation was "BPS"?

The answer, in every case: Diet Coke.

It was all very hush-hush in its time, but now the newest product of Coca-Cola Co. and its Coca-Cola USA soft drink division is beginning a yearlong nationwide rollout - and a $50 million ad campaign to talk it up.

The stuff is already on the grocery shelves in New York City; Seattle; Rochester, N.Y.; and Jacksonville, Fla. It will appear in San Diego this week. By next summer, Diet Coke will be everywhere.

Diet Coke? But, ah, don't the people at Coca-Cola already make...? Yes, they already make Tab, and have since 1963. But with sales of diet products booming and the competition hyping new products (one-calorie Pepsi Free, for example), Coca-Cola decided to go after more of that market.

A simple business decision, it would seem - not so simple that the company didn't agonize over it for two years. The go-ahead came only after a painstaking development process ranging from market testing to product tasting, from laboratory confines to package designs. It was perhaps not so different from major corporate undertakings, but there were at least one special twist: Coca-Cola was changing from a century-old course. For all that time, it had attached the Coke name to nothing but the real thing.

Reagan orders moves to aid black colleges

New, tigher guidelines designed to help black colleges and universities get more federal money were announced Wednesday by President Reagan. Heads of federal departments and agencies now must emphasize money for administrative improvements, try to increase black schools' money percentage in cases where they project less money for all institutions and "eliminate unidentified barriers" to black schools' participation in federal programs. Reagan, meeting with 100 presidents of black colleges, also ordered a White House team to work with the Education Department to put "special emphasis" on developing private sector support for black colleges.

BITS & PIECES

By Roger O.

The Al Davies Boys Club wishes to thank the community and the Tacoma Ebonettes Club for the reception held for Elmer Dixon and his family last Saturday.

Be on the look-out for parents and kids selling cheerleader buttons, they are official. The purpose is to raise funds for their regalia.

Remember in one of my columns I said the bands are coming back? Well, that is a fact. Kevin Halliburton and "January" is a fine, five piece group that went from the basement to the Great Wall of China a couple of weeks ago. They also have a hot 45 out named "Fantasy of You."

By the way, if you are planning a special function and need talent, entertainment, bands or D.J.s, check with Al Davies Drama/Culture Department. They may be able to help you. Don't wait till the last minute, though.

Parents, don't forget the Al Davies Boys Club Marathon on Friday from 3:30 PM. to Saturday morning, 9:00 AM. They need you for chaperones.

The Northwest Regional Culture Guild is sponsoring two skate parties. One on Friday Oct. 8th from 12:30 am. to 3:30 am., and a food bank skating party on Sunday October 17th. Admission is one can of nonperishable food to support the Hilltop Food Bank.

See You Next Week.

PLANNED PARENTHOOD

October 5th through the 11th, 1982 has been designated as National Family Sexuality Education Week but at Planned Parenthood of Pierce County every week is Family Sexuality Education Week according to Bil Moss Lombard, Executive Director.

"Sex education is an on-going, non-stop process" states Lombard, who adds that "sex education is more than knowledge of human physiology and reproduction. It's also values and attitudes which children develop on a day to day basis beginning at infancy. Parents automatically become the primary sex educators of their children because of their close contact and communicate sexuality information not only by what they say, but also by their actions and by what they don't say."

For further information, call Planned Parenthood at 572-6955.

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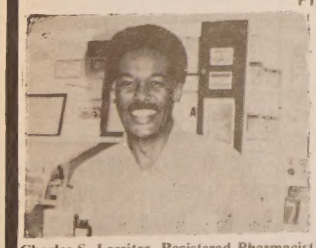
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Pay goes up, but won't buy much more

Special for USA TODAY

People who work in service industries, in jobs ranging from private school teachers to nurses, have made larger weekly salary gains in the past year than employes in any other industry.

But that still isn't much. While service industry workers have seen their gross average weekly paychecks increase by 8.3 percent from $210.89 in August 1981 to $228.39 in August 1982, after inflation that's only a 2.4 percent gain, the Commerce Department said Thursday.

Limit insanity plea, but protect rights

President Reagan can command unusual attention when he speaks of crime. He is a victim.

So when he recently unveiled three anti-crime proposals and talked about a growing crime "epidemic," he spoke to everyone in America who has had a home violated, a purse snatched or a friend mugged.

But the president's proposals involve only federal laws. They will do little to curb robbery, rape or murder.

He proposes to limit the use of insanity as a legal defense. When John Hinckley was found not guilty by reason of insanity, a stunned nation responded angrily. There were cries to eliminate insanity as a defense.

The Reagan proposal effectively does just that. To be judged insane, a defendant would have to prove he was so deranged that he didn't know he was committing a crime — that he thought the victim was a tree or the gun a flower.

The narrowness of that defense raises questions about how courts would treat defendants with real mental problems. For decades, courts have struggled with these questions and produced a variety of unsatisfactory answers. Some states have done away with the insanity plea.

If the Reagan proposal creates order from this confusion, then it has merit and is worth a trial — especially since it would be tested constitutionally in the appeals courts.

The other Reagan measures attempt to smooth out frustrating snarls in the administration of justice. The goal is commendable, but the recommendations are flawed.

One would limit the ability of state prison inmates to appeal to federal courts. It is designed to reduce the judicial workload and show greater deference to state courts.

Yet it is a sad and unpopular fact that some people in prison are innocent. To jeopardize their access to federal courts in the interest of judicial efficiency would be an unacceptable tradeoff.

The third Reagan measure would limit the so-called exclusionary rule, which prevents evidence improperly obtained by police from being used in trials. The bill would allow use of such evidence if police thought they acted in "reasonable and good faith."

It is arguable that this change might aid police. But the exclusionary rule has improved their professionalism and credibility. It is a legal and moral contradiction to suggest that a citizen's Fourth Amendment protection against illegal search and seizure should be ignored to make arrests easier. That is why this proposal should not become law.

The level of crime in America is clearly excessive, although police statistics show it is leveling off. But statistics mean little to victims, for whom even one crime is an epidemic. The pending bills, despite their good intentions, won't cure it.

WARNING: JESUS IS COMING SOON

HOLY TRINITY TEMPLE C.O.G.I.C.

1016 So. 10th Street
Tacoma, Wa. 98405

Sunday School .....10:00 A.M.
Sun. Morning Worship.....11:30 A.M.
YPWW.....6:30 P.M.
Sunday Evening Service.....7:30 P.M.
Tues. Evening Service.....7:30 P.M.
Fri. Evening Service .....7:30 P.M.

Church Phone 272-2500
Pastor Apostle Bishop D. Brooks
O.C. Williams, Jr. Assistant Pastor

Apostle Bishop D.L. Brooks, D.D.W., Pastor

NEW JERUSALEM CHURCH OF GOD IN CHRIST

1623 So. 11th Street

7:30 a.m. - 8:30 a.m. KTNT-AM
Sunday School.....9:45 A.M.
Worship.....11:15 A.M.
Wednesday Prayer &
Bible Study.....7:30 P.M.
Friday Worship.....7:30 P.M.
Marriage & Family Counseling
Call 572-6785 for transportation
Bishop T.L. Westbrook

Edwards Temple C.O.G.I.C.

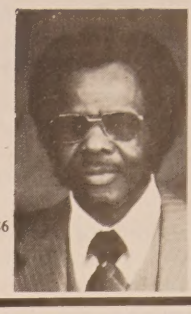
1107 South 21st
Tacoma, Washington
475-8993 - 475-1467

Sunday School.....10:00 a.m.
Morning Service.....12:00 p.m.
Evening Service.....8:00 p.m.
Wednesday Bible.....8:00 p.m.
Friday Worship.....8:00 p.m.
Marriage and Family Counseling

Bishop Robert Edwards, Pastor

ST. JOHN BAPTIST CHURCH

So. 20th & J Street
Services...10 A.M., 11 A.M., & 7 P.M.
We offer Spiritual Guidance and Family Counseling
Office 572-7054 Home 564-5486
Rev. J. Andrew Boles, Sr., Pastor

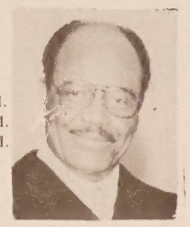


NEW COVENANT PENTECOSTAL TABERNACLE

2156 So. K Street
Sunday School.....9:30 A.M.
Sunday Worship.....11:00 A.M.
Wednesday Eve.....7:30 P.M.
Friday-YPCW.....7:30 P.M.
Tuesday Services at Evergreen Chapel, Ft.Lewis.....7:30 P.M.
Evangelist Mrs. E. E. Travis

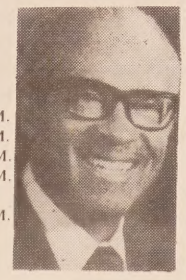
ALLEN AME CHURCH

1411 So. Yakima 627-6855
Church School.....9:30 A.M.
Morning Worship.....10:55 A.M.
Wednesday Bible Study.....7 P.M.
Serving God
Through Service To Mankind
Rev. G. Mansfield Collins, Minister

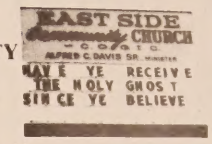


SHILOH BAPTIST CHURCH

1211 S. I Street
Sunday School.....9:30 A.M.
Morning Worship.....11 A.M.
Baptist Training Union.....6 P.M.
Evening Services.....7 P.M.
Midweek Prayer Meeting &
Bible Study.....8 P.M.
Office 272-4949 Home 572-6299
DR. E.S. Brazill, Pastor



EAST SIDE COMMUNITY CHURCH C.O.G.I.C.



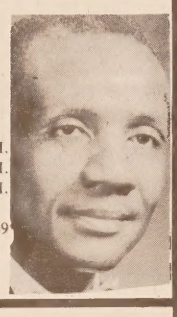
4420 Portland Ave.
Sunday School.....9:30 A.M.
Sunday Morning Service.....11 A.M.
Sunday Evening Worship.....7 P.M.
Tuesday Bible Study .....7 P.M.
Thursday Evangelistic Service.....7 P.M.
A. Davis, Pastor

BETHLEHEM BAPTIST CHURCH

1723 So. I
Sunday School.....9:30 A.M.
Baptist Training Union.....6 P.M.
Worship Services.....11 A.M.,7:30 P.M.
Office 272-3309
Rev. F. D. Bullock, Pastor

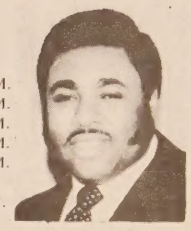
MT CALVARY BAPTIST CHURCH

1311 So. Eye St.
Sunday School.....9:30 A.M.
Sunday Worship.....11:00 A.M.
.....and 5:30 P.M.
Elder Raymond Cain, Pastor
Home No. FU3-5669 Church No. MA7-3569



TRUE VINE COMMUNITY CHURCH COGIC

5715 No. 33rd (& Pearl)
Sunday School.....10 A.M.
Morning Worship.....11:15 A.M.
Evening Worship.....7 P.M.
Tuesday Prayer.....11:30 A.M.
Tues. Bible Study.....7:30 P.M.
Thursday Evangelistic Service.....7:30 P.M.
Pastor Leo C. Brown, Jr.



VOCATIONAL FIRST BAPTIST CHURCH

1810 Tacoma Avenue South
Tacoma, Wa. 98403
Neh 4: 6
Sunday School.....9:30 A.M.
Sunday Services.....11:00 A.M.
Tuesday Bible Study.....7 P.M.
Thursday Prayer &
Choir Rehearsal.....7 P.M.
Servant: Bro. Emilio Encarnacion
572-7814

EVANGELISTIC CENTER CHURCH OF GOD IN CHRIST

4814-108 Street S.W.
108th Street Near Bridgeport
Lakewood, Washington

Sunday.....9:00 a.m.
Sunday Morning Service.....11:00 a.m.
Sunday Evening Worship.....7:00 p.m.
Thursday Evangelistic Service.....7:00 p.m.

Res. Phone 472-9192

Elder James Stanford

BROTHERHOOD CHURCH OF GOD

1620 Adams
922-8302

Sunday School.....9:45 a.m.
Sunday Worship.....11:00 a.m.
Evening Service.....7:30 p.m.
KTNT Broadcast Weekdays..6:30 a.m.

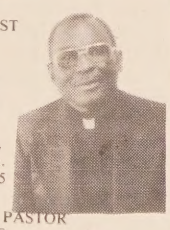
Rev. Crittedon, Pastor

GOSPEL CENTER CHURCH OF GOD IN CHRIST

1051 FIFE HEIGHTS DRIVE, EAST
TACOMA, WA. 98424

SUNDAY SCHOOL.....10:15 a.m.
MORNING WORSHIP.....11:30 a.m.
YPWW.....6:30 p.m.
EVENING WORSHIP.....8:00 p.m.
TUESDAY BIBLE BAND.....7:45 p.m.
Thurs. EVENING SERVICE.....7:30 p.m.
CHURCH 922-7225 RES. 322-0565

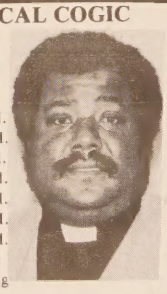
ELDER LEE YOUNG, PASTOR
WITH GOD ALL THINGS ARE POSSIBLE... ...



MARANATHA EVANGELICAL COGIC

1401 South "I" Street
627-1302 Office
759-5064 Residence

Sunday School.....9:30 A.M.
Sunday Morning Worship.....11:00 A.M.
YPWW Sunday.....6 P.M.
Sunday Eve Worship.....7:30 P.M.
Tues. Eve Bible Study.....7:30 P.M.
Thurs. Evangelistic Service.....7:30 P.M.
Family Night...1st Friday each mo. 7 P.M.
Prison Ministry at McNeil Island & Monroe
Counselling, Seminar Lecturing & Teaching also available.



TRINITY MISSIONARY BAPTIST CHURCH

Sunday School.....9:30 A.M
Morning Worship.....10:45 A.M.
Evening Service.....7:00 P.M.
Wed Prayer Meeting
Bible Study...7:00 P.M.
Sat Bible Study.....1:00 P.M.

Dr. Moses Harris, Pastor
535-2774

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Tacoma, WA

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SUNDAY SCHOOL.....9:45 a.m.
MORNING WORSHIP.....11:15 a.m.
TUESDAY BIBLE BAND.....7:00 p.m.
THURSDAY EVENING WOMEN...7:00 p.m.
WORKERS.

individual, and marriage counseling

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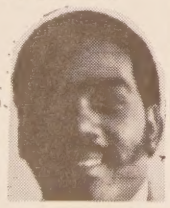
ELDER RONALD L. WASHUM, PASTOR



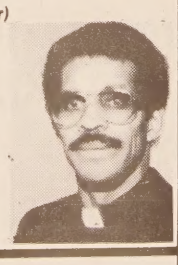
MILES MEMORIAL C.M.E. CHURCH

1601 So. L Street

(The Holy Ghost Corner)

Sunday School 9:a.m.
Morning Worship 11:00 a.m.
Sunday Eve. Service 7:00 p.m.
Midweek Service
Wednesday 7:30 p.m.
Bible Study-Friday 6:00 p.m.

William H. Carter, Pastor
272-5812 272-3987
Christain Methodist Episcopal



THE MOUNT TABOR BAPTIST CHURCH

2302 South Alaska Street
Tacoma, Washington 98405
Sunday School.....9:30 A.M.
Sunday Services.....11:00 A.M.
B.T.U.....6:00 P.M.
Evening.....7:00 P.M.
Pastor 272-9036 Church 272-8911
Home 474-5446
Rev. Dan W. States, Pastor

UPPER ROOM C.O.G.I.C.

152 - 26 Avenue
Seattle, Wa. 98122
Sunday School.....9:45 A.M.
Morning Worship.....11:30 A.M.
Evening Youth.....6:30 P.M.
Evening Service.....8:00 P.M.
Tues. Bible Study.....8:00 P.M.
Wed. Deliverance Service.....8:00 P.M.
Fri. Young People's Night.....8:00 P.M.

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3406 East Union Street
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(206) 325-4454

Rev. Matthew Thornton, Pastor

Sunday School.....9:45 a.m.
Morning Worship.....11:15 a.m.
Mission Service Wednesday...7:00 p.m.

SHEKINAH GLORY "HOUSE OF PRIASE" FULL GOSPEL PENTECOSTAL CHURCH

Sunday School.....9:45 a.m.
Sunday Worship.....11:00 a.m. & 7:30 p.m.
Tuesday.....7:30
Friday Youth Night.....7:30

PASTOR EUGENE SATTERWHITE
572-4982

2605 6th. AVE.

Galilee Baptist Church

5802 South Puget Sound
Tacoma, WA. 98405

SUNDAY SCHOOL.....9:30 a.m.
MORNING WORSHIP.....11:00 a.m.
WEDNESDAY NIGHT
PRAYER & BIBLE STUDY.....7:00 p.m.

REV. JAMES D. STINSON, PASTOR
472-1888

EASTSIDE BAPTIST CHURCH

3575 Portland Avenue
Pastor's Residence Phone:
272-6415
Sunday School.....9:50-10:55 A.M.
Sunday Worship Service.....11 A.M.
Rev. & Mrs. M.C. Connally, Jr.

Come To Church Services

PROVERBS 14: 10

EVERY wise women buildeth her house: but the foolish plucketh it down with her hands.

He that walketh in his uprightness feareth the LORD but he ~~that~~ is perverse in his ways despiseth him.

In the mouth of the foolish is a rod of pride: but the lips of the wise shall preserve them.

Where no oxen are, the crib is clean: but much increase is by the strength of the ox.

A faithful witness will not lie: but a false witness will utter lies.

A scorner seeketh wisdom, and findeth it not: but knowledge is easy unto him that understandeth.

Go from the presence of a foolish man, when thou perceivest not in him the lips of knowledge.

The wisdom of the prudent is to understand his way: but the folly of fools is deceit.

Fools make a mock at sin: but among the righteous there is favour.

The heart knoweth his own bitterness; and a stranger doth not intermeddle with his joy.

UNTITLED

I Have this odd desire to cut through Bureaucratic Red Tape. But I just struggle and struggle and sink deeper and deeper into the quakmire.

I try and try to find a simpler way to do things. But the problems I encounter make me want to pull my hair out and cry.

I am ordered to fill out this form and that one. Form F22 is for rights to eat, Form A808 enables me to breathe. I greatly wish that the forms I had to fill out were none.

I try to take short cuts, But this I am told is not allowed. It would make things too easy, they say. At last I understand. I'm not at fault; It's just that government officials are buts!!

By Jean B. Murray-Edge.

We welcome news of your church and civic events.

Please address photos and copy to ROSA LEE BROOKS ***c/o The Tacoma Facts or call***

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SEPTEMBER 30th, 1982

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THURS. 10:45 Only

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Mildred Horn - Manager

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TUES-SAT 10 AM-6 PM

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11a.m.-8p.m.

SUN

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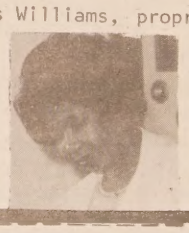

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Music by "Sweetness"

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For Information call: 272-9833

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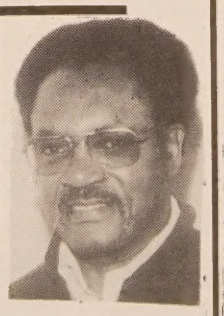

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CLASSIFIED ADS

NOTICE TO CONTRACTORS STATE OF WASHINGTON, DEPARTMENT OF TRANSPORTATION DISTRICT #3 P.O. Box 9327 Olympia, Washington 98504

Bid Opening October 7, 1982

Sealed bids will be received by the State of Washington, Department of Transportation, at District #3, Tumwater, Washington on Thursday, October 7, 1982, until 3:00p.m. and will then and there be opened and publicly read for the construction of the improvement listed below. This is a District Three Contract.

Performance and bid bonds are not required on this project so that small businesses and minority contractors may compete; however, all interested firms are encouraged to submit bids.

Special prequalification will be required for those bidders not currently prequalified under the Department's standard prequalification procedures.

Plans, contract provisions and special prequalification forms may be obtained from the District 3 Office upon written request to the above address, or telephone (206) 754-1601. The plan fee for this project is $4.00 per copy, non-refundable, made payable to the State Treasurer, Department of Transportation.

A copy of the plans and contract provisions may be inspected in the Mason or Kitsap County Engineer's office, the Chapter offices of the Associated General Contractors of America in Seattle, Portland and Tacoma, and the offices of the Minority Contractor Associations in Tacoma, Pasco, Portland and Seattle.

The improvement for which the bids will be received follows:

SR 3 & SR 16, COLE ROAD AND MULLENIX INTERCHANGES, CARPOOL LOTS. This project involves approximately 655 CY Roadway Excavation, 135 CY Embankment, 5 CY Ditch Excavation, 60 LF Schedule A Culvert Pipe 12 In. Diam., 835 Ton Gravel Base, 330 Ton Crushed Surfacing Top Course, 616 LF Log Stop, 7 CY Structure Excavation, 30 MGal Water, Lump Sum Items for Clearing and Grubbing and Permanent Signing, and other items.

(Estimate Range: $7,500 to $50,000)

D. L. BARCLAY, P.E.
Acting District Administrator

Help Wanted

EMPLOYMENT OPPORTUNITIES

CASHIER 1 (half-time) CLOSING DATE: Sept. 20,82.

SPECIAL NOTE: There is one opening (20 hrs. per wk. 10am. - 3pm. DAILY in the Cashier's Office.

DESCRIPTION: Receive cash or checks in payment for registration fees, etc. Maintain records of cash received, balance records. Complete deposit slips, totaling, making deposits. May perform clerical duties.

MINIMUM QUALIFICATIONS: High-School Diploma, or GED & six (6) months of clerical retail sales or related experience; Completion of College may be substitued for required experience.

EXAMINATION REQUIREMENTS: A job element examination scored on the basis of job related experience.

SALARY: $877-$1,122 per month - (½time- $438.50 - $561.00)

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EXAMINATION: Applicant's receiving top ten scores will be admitted to the final phases of the examination or placed on eligible list.

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CLOSING DATE: October 31, 1982.

MINIMUM QUALIFICATIONS: Completion of hospital, clinic or armed forces medical technician or current license to practice as a registered nurse in the State of WA.

EXAMINATION: A job element examination scored on the basis of job related experience, skill

ability, and other elements, top ten scores will be admitted to the final phases of examination or placed on the eligible list.

SALARY: $951.00 Monthly (60% time)

APPLICATIONS SHOULD BE IN TO THE EMPLOYEE RELATIONS OFFICE, AT THE EVERGREEN STATE COLLEGE, OLYMPIA, WA 98505 BEFORE 5:00 pm. OCTOBER 31, 1982.

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MUSIC THEORY CLASSES

Children and adults will have a chance to learn the basics of music theory in a 10-week non-credit class sponsored by the University of Puget Sound Community Music Department this fall.

The classes, taught by experienced music clinician Donna Gartman Schultz, will be held every Monday evening from October 11 to December 13. Fee is $40, plus $12 required textbook.

Students will learn notation, time signatures, key signatures, scales and chords. Classes for children in grades 4 through 10 will be held from 7 to 7:50 p.m. Those in grade 10 or above and adults meet from 8 to 8:50 p.m. The course will be held in Room 102 of the UPS School of Music Building on the campus in Tacoma.

To register, contact the UPS School of Music at 756-3253.

GRANT BOOSTS PLU SPECIAL EDUCATION PROGRAM

Pacific Lutheran University is the only private university in the United States to receive a 1982-83 Dean's Grant from the Bureau of Education for the Handicapped, U.S. Office of Education.

The three-year, $120,000 grant to the PLU School of Education is support of its special education program, was one of 10 funded this year from among 184 applicants, according to Dr. Kenneth Johnston, dean of the School of Education.

According to the Bureau of Education for the Handicapped, the purpose of Dean's Grants is to enhance the skills and knowledge of regular educators so that school programs and classrooms "are more accommodative to the needs of handicapped pupils."

PIERCE COUNTY BUDGET UPDATE

Pierce County Executive Booth Gardner announced today that preliminary budget figures indicate another lean year for Pierce County government. "By the end of 1982 we will have reduced our deficit in only 20 months by $2.2 million (from $4.6 million to $2.4 million) and we've done so without reducing services from last year's level," Gardner said in a letter to Pierce County employees commending them for their efforts during 1981 and 1982. Nevertheless, despite the good management practiced during the first year of the Charter from of government, Pierce County faces anothe "austere operational budget.

PIANO WORKSHOP

Reiter will teach a 6-week non-credit course on piano selection and maintenance October 7 through November 18 at the University of Puget Sound Community Music Department.

The class, which also deals with piano tuning techniques, will be held on Thursdays from 7 to 9 p.m. in Room 101 of the UPS Music Building on the campus in Tacoma. Fee is $35.

To register, contact the UPS School of Music at 756-3253.

BAHA'I COMMUNITY OF TACOMA

On Friday October 8, Jennie Ridgeway will give a talk on "How women can release their potential." Mrs. Ridgeway is a Baha'i who recently moved from the Seattle Community to the Sumner Community. This Fireside will be held at 7:30 at 1732 S. 41st St. in Tacoma. For more information call 474-8029.

COMMUNITY FOOD BANKS TO BENEFIT FROM JOHNNY RUSK'S CONCERT

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Johnny Rusk will perform his "TRIBUTE TO ELVIS", with a seven piece band and back-up Gospel Singing Sensations The Essences. The performance is being produced by Andy Mirkovich Entertainment Unlimited in conjunction with the Auburn Food Bank. A percentage of ticket sales will go to the food bank.

Auburns' Theatre for the Performing Arts Center, Auburn High School.

$7.50 Ticket Price or 50 cents off with a can of food when purchased at the door.

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For more information call 833-4139.

PLU LEASE OF PARKLAND SCHOOL ADDRESSES NEED FOR COMMUNITY SERVICES

After 80 years as a public elementary school, Parkland School at 121st St. and Pacific Ave. will assume a new educational role under the auspices of Pacific Lutheran University.

The new community role was assured Tuesday evening (Sept. 14) when the Franklin Pierce School District board authorized a lease agreemtn with PLU.

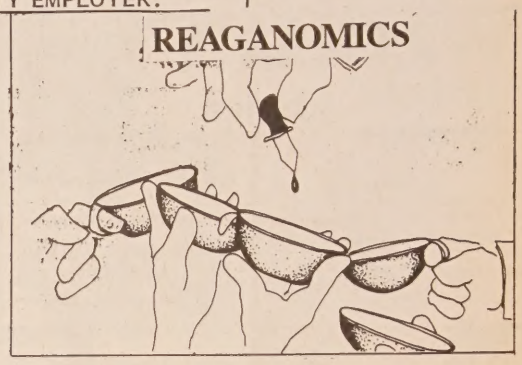
In addition, parts of the facility will continue to be available for community use, as they have been under district operation, he indicated.

Linked to neighborhood child care facilities, the center will provide child assessment services, family counseling and family life education. A number of health promotion activities emphasizing exercise, stress reduction and diet are also planned, according to Menzel.

Services to special needs children will be offered at Parkland School by faculty and students in the PLU Special program, an arm of the School of Education.

A marriage and family counseling clinic will be provided by the Department of Social Work, under the direction of Dr. William Gilbertson.

For more information, call (206) 535-7430.



FIGHT AGAINST FORCED DEPOSITS DRAWS WIDE SUPPORT

Grocers, recyclers, labor groups, business and industry and chambers of commerce have joined a statewide campaign to defeat Initiative 414, the forced-deposit "bottle bill."

The initiative they oppose calls for a minimum five-cent deposit on all beer and soft drink cans and bottles.

John A. Biggs, former director of the Department of Ecology, is one of the co-chairmen leading the Committee for Litter Control and Recycling, a statewide group formed to defeat the measure. Other co-chairmen are Gene Turra, president, Washing on State Recycling Association; Lloyd B. Robinson, president, Alpac Corporation, Seattle; and Gordon L. Martin, Cashmere, vice president, Washington State FoodDealers Association.

Biggs said five area directors have been named by the committee to direct regional campaign activities throughout the state.

Among the groups fighting the initiative, according to Biggs, are Washington Grocers Association, Washington State Food Dealers Association, Restaurant Association of Washington, Washington State Recycling Association, 31 chambers of commerce, Washington State Soft Drink Association, Washinton State Licensed Beverage Association, Washington Beer & Wine Wholesalers, and Washington Brewers Institute.

For more information contact. Helen Bonds or Jay Rockey at (206) 624-8525

OVERSEAS TRADE TOPIC OF FALL TCC CLASS

A special course to help local businesses pursue overseas markets for their products and services will be offered by Tacoma Community College this fall. "Tacoma and Far Eastern Trade" begins Oct. 2.

The non-credit , self-supporting Saturday class meets 10 a.m.-2 p.m. and is a part of the college's Professional Technical Continuing Education program.

The four-week course will emphasize how to develop strategies to break into foreign markets. Information on trade regulations, export financing, import bonding, trade companies, joint ventures, customs laws and foreign market research will be included.

Fee for the course is $50. Registration is now under way and may be completed in the TCC Admissions Office, Building 2. For more information on "Tacoma and Far Eastern Trade," or any ot TCC's Professional/Technical courses, contact the Department of Continuing Education at 756-5020.

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Black banks survive change

(The Treasury Department regards a bank as minority-owned if more than 50 percent of its stock is owned by minorities or women. Of 51 minority banks not owned by blacks, 30 are owned by Hispanic-Americans, 10 by Asian-Americans, eight by women and three by American Indians and Eskimos.)

As the sixth-largest black-owned bank in the country, United National might by ranking seem above being a community bank. But with assets of $57.6 million, it's small enough to work well in the neighborhood. It wasn't always so.

Foggie remembers the loan to a veteran mechanic who couldn't keep his books straight: "His business was being enjoyed by everybody but himself." And then there was the salesman of 15 years' experience who borrowed to start his own clothing store. He was a fine salesman, Foggie recalls, but "the worst manager in the world.

United National Bank lost $500,000 in its first three years. It took three more years to erase the loss.

Now the bank takes time to looks more closely at whether the applicant has the management and technical skills to run a business. It will work with a loan candidate on a financial history he may not know he had — the value of a house, a car and other assets.

Ten years ago the inexperience was on the other side of the table. Board members may have been leaders in their communities as doctors, professors or business people, but too few knew much about banking.

"In the early days, we wanted the most popular person in the community, the person with prestige," Foggie said. "You can have all the prestige you want, but if you're not going to contribute, you're not going to be a director," Foggie said.

As profits dwindled, banks began to realize their shortfalls and added CPAs and other bankers to their ranks. Foggie's board now includes the assistant treasurer of USAir and the treasurer of Phillip Morris Co. Inc.

Help came from the National Bankers Association, an association with 61 minority-owned banks as members and 18 majority-owned banks as associate members. With occasional help from the federal government and the American Bankers Association, NBA covered the likes of service pricing, strategic planning and asset liability — and the responsibility of board members.

A 1960 Executive Order by President Nixon committing the government to support minority business prompted the Treasury Department to start the Minority Bank Deposit Program. In the fiscal year ended Sept. 30 the government had in the banks an average of $300 million a day in investment and demand accounts. It also sends some $17.5 billion in overnight funds through these banks.

Since September 1979, the Department of Energy has deposited in 85 minority banks some $17 million in collections from gasoline overpricing cases. It expects to deposit another $10 million to $11 million next week.

And as the result of efforts by the government and the National Bankers Association, Many Fortune 500 corporations use minority-owned banks for deposits and lines of credit that otherwise might have gone to the major money centers such as Citibank or Chase Manhattan. The compensating balance generally required for a line of credit gives the smaller bank a new source of funds to lend.

R.J. Reynolds Industries Inc. uses a consortium of 52 minority-owned banks for a $10 million line of credit. But Reynolds' Marshall S. Bass points out that, for the banks to get the money, they must provide the same service and pay or charge the same interest as other banks.

The survivors operate in an environment differently from the rest of the 15,000 commercial banks in the United States.

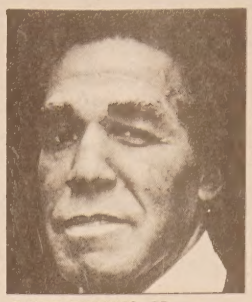
■ In most cases, their customers are walk-in trade rather than direct-deposit or mail-in trade, which means they need more tellers. Labor is 18.8 percent of total expenses in black-owned banks vs. 12.2 percent in non-minority-owned banks, which people in the industry call majority-owned banks.

■ Many of those customers want more from their banks than before. They want the automated teller machines, NOW accounts, IRAs and other services offered by bigger banks. Higher-priced services mean lower profits for the bank and less investment in the community.

■ Most of the banks are small: The average minority-owned bank has $36.1 million in deposits compared with $146.1 million for majority-owned. If all black-owned banks were lumped together, their total assets of $1.235 billion would be less than the individual figures for 141 U.S. commercial banks.

■ Because they are in neighborhoods that feel the brunt of economic downturns first, (their customers are the last hired, first fired, black bankers say), provisions for loan losses often are higher — 4.2 percent of operating expenses compared with 2.2 percent for majority-owned, according to Federal Reserve Bank figures for 1981.

VOICES FROM ACROSS THE USA



DAVID DINKINS, 55
City clerk
New York, N.Y.

I'm very concerned about the conditions in the Middle East. Concerned that we might end up with another Vietnam. Concerned that the Israelis seemed mindful of this massacre before it even happened. There definitely needs to be an investigation. I hope the people of Israel, at least, reach the decision to have Begin resign.

GWEN SPOON, 28
Doctor's assistant
Memphis, Tenn.

below

Making history

FIREWOMAN: Recruit Katrina Cannon was one of 42 of New York's first women firefighters sworn in Wednesday. Cannon said: "I'm ecstatic at this point. But I have to say I anticipate a problem, but I'm ready for the challenge." Several firemen protested the ceremonies, declaring the women were unfairly helped on a revised physical test.

Interests bring added sparkle to retirement

Keeping busy and interested in the needs of others is one way to insure a successful retirement says W.J. Bill Mackay.

W.J. Bill Mackay, left, with his son, W.G. Bill Mackay, holding infant Isaac, seven days old, and grandson Joe Mackay, Isaac's father. The four generation photo was taken prior to great-grandfather Bill's 90th birthday Sept. 10, 1982.

Today, Bill - who won't admit to 90 years changing his lifestyle much - gives the impression of a person who has worked hard, enjoys his life, and continues to appreciate the good fortune surrounding him.

Bill puts it best himself. "I've been lucky enough to be at the right place at the right time to do what I enjoy doing the most."

Today he looks back on several successful careers and his decisions to pursue them with refreshing simplicity.

answers. "I'm interested in living, I like to travel, read, work with my hands, be with my family and friends. Find out what you want to do, do it with enthusiasm, and you're one of the lucky ones."

As for the future, Bill looks forward to yearly trips to Hawaii, frequent visits with his family and doing things for others. "Helping people and being involved with living is my life," he says simply.

AUDITIONS FOR THE BEST CHRISTMAS PAGEANT EVER

Poncho Theatre will hold auditions for children and young adults ages 6 to 16 Sunday, October 17 from 1 pm. and Monday, October 18 from 7pm. For the world premiere of THE BEST X MAS PAGEANT EVER adapted by Barbara Robinson from her best seller. Ruben Sierra will direct.

Roles available will be the six Herdman Children, 4 boys and 2 girls, various ages and sizes, plus boys and girls who look elementary thru junior high school age.

The audition piece should consist of a memorized comedic monologue not longer than 1½ minutes. Actors must be available to perform throughout the Christmas holiday season, November 26 to December 30. including moring and afternoon performances. Call 633-4583 for audition appointment.

Adult actors will be auditioned Monday, Oct. 18 between 1 pm. and 4 pm. Actors who have auditioned for Phoncho Theatre this fall need only call the Theatre and update their rehearsal availability form.

FARRAKHAN: THE TRAVELLER

By the time this article appears, the 40-plus-city tour of Min. Louis Farrakhan will have been completed. Its spiritual significance is the purpose of this series of articles, of which this is the first.

Min. Louis Farrakhan's national tour began in a sense, in June of this year. It ends in a sense, in November of this year. He will have covered well over a quarter of a million miles; most of it by air. Many thousands of black people have and will have heard him in person. A much greater number will have gained a better understanding of him, his message, and of whom he represents, through those who heard him these five months.

In most weeks he taught six nights (or days) per week - his talks lasting two or more hours. There was no time to prepare for each event, in the usual way speakers prepare for audiences, especially in situations of great importance. Thee were problems of different kinds that added needless, and at times, sorely depressing weight to his already difficult mission. He would speak of these difficulties as that which went with the job. And yes, there was and is the ever present threat of death.

He made clear his motive was the love of Allah, the Honorable Elijah Muhammad, the truth from and about him (The Messenger) and Black People. There can be no sane denial that in terms of effect, his purpose, aim and goal was and is to plant deeper the Honorable Elijah Muhammad, his message and program in the minds and hearts of his hearers. The effect or results can be seen in the improved condition of those who accepted his preachings. It is, in fact, the same as that of the Honorable Elijah Muhammad

STUDENT FEDERAL AID: 2.0 OR $0.00

By Senator Don Nickles (R-OK)

As the new school year gets underway, nearly 7 million college students will be looking to the federal government for about $7 billion in student aid to help finance their educations. Yet, it is likely that a fifth of those students will earn less than a C (or 2.0 grade point) average by graduation day next year.

A General Accounting Office (GAO) report indicated that lax standards at many of this country's postsecondary institutions are resulting in widespread abuse of federal student aid programs.

One student who received more than $4,200 in federal aid got a degree in social science at a 4-year public university over the course of 5 years. He took 13 physical education classes, including "Coed Billiards," "Coed Bowling," and "Coed Jogging." His best grades were in independent study courses entitled "Sexuality and the Male Athlete" and "Behavior of the Christian vs. Non-Christian Child." He got 4 F's, 11 D's, withdrew from 8 courses, and had a grade point average of less than a C. The school waived its standards to let him graduate.

A student at a private 4-year college received $15,587 in aid over a 5-year period, and earned 65 semester hours and a D (1.35 grade point) average. During those 5 years, the student's grade average rose above D+ in only 2 terms. The school's academic progress standard requires a student to have at least a C average by the end of the second year, which should have made the student ineligible for $9,136 in aid.

The GAO investigated records of 5,800 students at 20 colleges picked at random. Roughly 20 percent of student aid recipients had less than a C average, and 10 percent had an average lower than D+. Most colleges require a C average as a graduation requirement.

There are no standards for academic performance applied to students receiving federal aid. Each postsecondary institution develops its own standards, and students who receive aid must remain in what each school determines to be "good standing." The GAO study revealed that these standards are often relaxed or just not enforced.

Senator Claiborne Pell (D-RI) and I have introduced legislation designed to curb this abuse -- not through punitive actions, but in ways to ensure that financial aid would be targeted to needy students who are serious and responsible in their pursuit of a college degree.

Under this plan, students have 1 year to develop study habits and establish an academic record. Students failing to maintain at least a C average are given an additional grading period to bring up their average and still receive federal aid. Students who don't make C averages during probation would be dropped from eligibility for federal student aid programs. Eligibility may be regained by earning a C average or better for 2 consecutive academic terms.

For extenuating circumstances, such as sudden death or illness in the family, or particularly difficult or emotional problems, students would continue to receive aid under supervision from college officials.

Implementing this measure might mean that as much as $1.4 billion could be redirected to other students. The legislation adds no new bureaucratic steps, because colleges must already verify a student's scholastic standing. It simply asks for a grade point average as part of the verification process.

Creating a consistent and fair standard for all students receiving federal aid would benefit every serious student, while maximizing the potential of every student aid dollar.

"CONFERENCE REPORTS" is a bimonthly column of the Senate Republican Conference. The opinions expressed are those of individual senators who comprise the new Senate Majority.

single parents,

The number of families headed by women increased significantly over the past 10 years, pulling down the nation's family income level and increasing its poverty rate.

That conclusion in a Census Bureau report released Wednesday means greater demands for federal aid in day care, Medicaid and food stamps programs, and higher taxes, census director Bruce Chapman said.

Higher divorce rates, increased illegitimate births, and a decrease in women's dependence on men has increased the number of female-headed households but has meant lesser incomes that put 1.2 million of those families below the poverty level.

The national average annual income for men is $16,920 compared with $8,300 for women. For a family of four, the poverty level is $8,351.

"Were it not for the large increase in single-parent families, poverty would be a much smaller problem in America," Chapman said.

The Census Bureau's report on the changing American family cites these figures:

■ 21.8 percent of all households headed by white women and 46.8 percent headed by black women in 1980 were below the poverty level.

■ The number of divorced white women doubled from 7 to 14 percent during the 1970s, and divorced black women increased from 25 percent to 37 percent

■ Families headed by black women increased from 31 percent to 42 percent, and those headed by white women jumped from 9 to 12 percent.

Had the rates held steady, census statisticians said, median family income for whites would have jumped by 3.3 percent from 1970 to 1980 instead of 0.8 percent. For blacks, median family income would have gone up by 11.3 percent instead of declining by 4.9 percent.

"Being divorced is potentially a transition state," said Dr. Richard Udry, director of the University of North Carolina's population center.

Udry added that greater pressure has been put on marriages as more women seek a career as well as a family. Georgetown University demographer Jeanne Clare Ridley said growing social acceptability of divorce has made couples more willing to dissolve an unsatisfactory marriage.

OVERSEAS TRADE TOPIC OF FALL TCC CLASS

A special course to help local businesses pursue overseas markets for their products and services will be offered by Tacoma Community BLDG #2. For more information, call 756-5020.

CPSC AMENDS CRIB REGULATIONS

The U.S. Consumer Product Safety Comission has voted to amend the existing crib regulations to eliminate hazardous cutout designs in crib end and side panels.

Eight children under two years of age have died when their heads or necks became entrapped in decorative cutout designs of crib headboards or footboards, and one child died when her head became entrapped in the side of a prtable crib. The Commission has reports of six other entrapment incidents in which children escaped death and permanent injury.

To eliminate this entrapment hazard in future crib designs, the new amendment requires that cutout areas must comploy with a test procedure based on a specially designed "headform probe.

The amendments will become effective six months from the date of their publication in the Federal Register and will apply to all full-size and non-full-size cribs manufactured after the effective date.

Contact nearest VA office (check your phone book) or a local veterans group.

Gwen Spoon

Given Begin's present behavior, he should resign. Someone had to know the killings were going to happen. Someone had to turn their backs and let it happen. The Bible says that our last days will be mass hell. There will be rumors of war, and war. We're moving toward that now. This is a sign of something larger to come.

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